

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:	Case No. 16-38261
FERNANDO OCHOA	
Debtor(s)	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/04/2016.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 05/16/2017.
- 6) Number of months from filing to last payment: 5.
- 7) Number of months case was pending: 8.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$1,250.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS:

\$1,250.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$809.50
Court Costs	\$0.00
Trustee Expenses & Compensation	\$57.50
Other	\$383.00

TOTAL EXPENSES OF ADMINISTRATION:

\$1,250.00

Attorney fees paid and disclosed by debtor:	\$0.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICASH LOANS LLC	Unsecured	2,000.00	4,220.56	4,220.56	0.00	0.00
BLUE TRUST LOANS	Unsecured	550.00	NA	NA	0.00	0.00
CAPITAL ONE NA	Unsecured	580.00	580.24	580.24	0.00	0.00
FIRST FINANCIAL CU	Unsecured	0.00	593.01	593.01	0.00	0.00
IL DEPT OF REVENUE	Priority	1,929.00	0.00	0.00	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	1,856.50	1,856.50	1,856.50	0.00	0.00
LVNV FUNDING	Unsecured	721.55	848.06	848.06	0.00	0.00
Midland Funding	Unsecured	880.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	527.00	527.33	527.33	0.00	0.00
MIDLAND FUNDING	Unsecured	419.31	419.31	419.31	0.00	0.00
MIDLAND FUNDING	Unsecured	973.48	973.48	973.48	0.00	0.00
MR AMAZING LOANS	Unsecured	3,500.00	3,533.00	3,533.00	0.00	0.00
MY LOAN SITE/DAKOTA LENDING	Unsecured	925.00	NA	NA	0.00	0.00
NATIONSTAR MORTGAGE	Secured	163,708.00	161,363.58	162,260.19	0.00	0.00
NATIONSTAR MORTGAGE LLC	Secured	NA	896.61	896.61	0.00	0.00
NIWIN, LLC dba Lendgreen	Unsecured	700.00	NA	NA	0.00	0.00
OPPORTUNITY LOANS	Unsecured	3,836.00	3,700.61	3,700.61	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	835.83	835.83	835.83	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	1,714.00	1,714.82	1,714.82	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	957.00	957.01	957.01	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	880.04	880.04	880.04	0.00	0.00
Rapital Capital	Unsecured	500.00	NA	NA	0.00	0.00
RISE CREDIT	Unsecured	3,686.00	NA	NA	0.00	0.00
TARGET CASH NOW	Unsecured	800.00	NA	NA	0.00	0.00
TD BANK USA	Unsecured	511.40	276.40	276.40	0.00	0.00
US DEPT OF ED	Unsecured	24,802.30	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	66,816.18	74,050.79	74,050.79	0.00	0.00
WAUKEGAN LOAN MGMT	Unsecured	500.00	780.75	780.75	0.00	0.00
WEST RIVER CASH	Unsecured	300.00	NA	NA	0.00	0.00
ZOCA LOANS	Unsecured	600.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$162,260.19	\$0.00	\$0.00
Mortgage Arrearage	\$896.61	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$163,156.80	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$96,747.74	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$1,250.00</u>
Disbursements to Creditors	<u>\$0.00</u>

TOTAL DISBURSEMENTS :	<u>\$1,250.00</u>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/26/2017

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.